

4845 Ronson Court • San Diego, CA 92111-1803

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The San Diego REALTOR®



THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

What's Happening at SDAR • March 2012

ANNOUNCING BROKER EXCHANGE MIXER EVENTS - NEW FOR 2012

SDAR understands the unique needs of brokers so we created a new venue for brokers in the San Diego area to gather and exchange best business practices, ideas, information, and knowledge.

The mixers will be hosted every month at one of our Service Centers. Special guest speakers will be invited to present valuable information on a variety of topics such as:

- New laws impacting the industry
- Risk management issues
- Mortgage fraud
- Designating branch managers
- Delinquent taxes/license suspensions
- Residential real property disclosures
- Home foreclosure process notices
- ... and more!

Highlights of the first Broker Exchange Mixer held in February at the Del Mar Service Center include:

- Del Mar Councilman Donald Mosier discussing the Del Mar Revitalization Program
- A discussion of the rules governing Short Sale Transactions
- A discussion of Business Cards and the rules governing your name and company listing, as well as advertising features
- Certificates of Recognition from office of Assemblyman Martin Garrick acknowledging the inaugural Broker Exchange

Your feedback is welcomed. Please e-mail discussion topics, speaker suggestions, and ideas to BrokerExchange@SDAR.com.

Upcoming Broker Exchanges:

Wednesday, April 18

9:00 a.m. – 10:30 a.m.
Kearny Mesa Service Center
4845 Ronson Court, San Diego

Wednesday, May 23

11:30 a.m. – 1:00 p.m.
Coronado Service Center
120 C Avenue, Suite 140, Coronado

Wednesday, June 14

10:00 a.m. – 11:30 a.m.
South County Service Center
884 Eastlake Pkwy. #1629, Chula Vista

To register, e-mail BrokerExchange@SDAR.com and provide your name, telephone number, and the Broker Exchange date(s) you wish to attend. For more information visit the Events page at SDAR.com.

NAR Mandatory Ethics Requirement

The deadline for NAR for Mandatory Ethics Training for the third 4-year cycle (January 1, 2009-December 31, 2012) is fast approaching.

Mandatory ethics training requirements for new and continuing REALTOR® members were established by the NAR's Board of Directors at the 1999 Annual Convention to heighten member awareness of the key tenets of the Code of Ethics; to create an awareness of and appreciation for the role the Code can and should play in their professional lives; to enhance professionalism and competency; and to encourage REALTORS® to view their Code of Ethics as a living, viable guide in their daily dealings with clients, customers, and the public.

A reminder email will be sent to those that have not yet satisfied this requirement. If you have taken an ethics course from various real estate schools, most likely they do not satisfy NAR's ethics requirement. If you do not need the DRE credit hours for ethics, you are allowed to take the online course at www.realtor.org. Once you have completed the course, you will receive an email notification of completion. E-mail or fax your completion certificate to SDAR at Membership@SDAR.com or (858) 715-8090. Contact Membership at (858) 715-8040 for details.

The next date for upcoming NAR Mandatory Ethics Training:

Monday, April 23

9:00 am - 1:00 pm
Kearny Mesa Service Center
4845 Ronson Court, San Diego



PERIODICAL

HOA'S IN THE REAL ESTATE TRANSACTION

(SDAR will host the class "HOAs, REALTORS®, and the Real Estate Transaction" on Thursday, March 29, from 9:00 – 11:30 a.m. at the Kearny Mesa Service Center. Visit the Education page at www.SDAR.com to register, or call 858-715-8040.)

By Raylene Brundage

In 1970, the Community Associations Institute estimates there were approximately 10,000 community associations nationally. Today, there are 300,000 community associations, housing 60 million Americans. According to the latest estimate compiled by the Davis-Stirling Law Revision Commission, there are more than 46,000 CIDs (Common Interest Developments), commonly referred to as HOAs in California, ranging in size from three to 27,000 units each. These developments comprise of more than 4.8 million total housing units. San Diego is estimated to have approximately 4,500 CIDs.

In the past, the primary interface of REALTORS® with the HOAs was to obtain information about a complex for our listings and obtain HOA documents for buyer disclosures, in compliance with contractual requirements and the Davis-Stirling Act (Civil Code

1368). With the change in the economy and the distressed housing market, new challenges have surfaced in our interaction with HOAs.

The distressed housing market has obviously had an impact in how we conduct our business, and the actual sales transaction. In a short sale transaction, unpaid HOA assessments can force a property into foreclosure if not resolved. After months of marketing a property, securing a buyer, and negotiating with the bank(s), many agents have been unable to successfully complete a transaction because the HOA has been unwilling to negotiate or forgive unpaid assessments.

Additionally, we have encountered HOAs that were unwilling to recertify their complex for FHA financing. Many HOAs do not wish to become involved in the certification process because of the costs involved and the liability created by the process. Another factor for some HOA's is its unwillingness to seek certification because of the belief that the FHA borrowers of today are the same type of homeowners currently defaulting on loans and creating great challenges for HOAs.

PRESIDENT'S PERSPECTIVE

2012 PRESIDENT



DONNA SANFILIPPO

up more than 4 percent to an annual rate of 4.57 million. Housing experts such as Lawrence Yun, NAR's Chief Economist, credit the sliding unemployment rate (which fell in January to its lowest point in three years), as well as a downward trend in home prices and a supply of homes that is at a nearly seven-year low. Yun shared that job gains, high affordability and rising rents are hopefully pushing the market into what appears to be a sustained housing recovery.

Locally, key statistics from February housing data indicate that existing property sales rebounded from January in a big way. Sales of single-family (detached) properties were up almost 11 percent from last month and nearly 18 percent from February 2011. Condos and townhomes saw an even better month with an increase of almost 20 percent from January and 13 percent from a year ago. Turn to the center pages for a full breakdown of the February statistics.

SDAR is busy planning the 2012 Real Estate Summit taking place in September at the Town and Country Hotel and Resort. Attendees can hear insights on national, state, and local economic trends impacting the real estate market from an impressive speaker line-up including NAR's Chief Economist, Lawrence Yun, C.A.R.'s Chief Economist, Leslie-Appleton-Young, and Gary London, President of The London Group. Details will be announced online at SDAR.com and in SDAR's communications.

I'll be checking in with you next month to keep you informed about the latest news from your association.

Sincerely,

Donna Sanfilippo

The San Diego REALTOR®

www.sdar.com • editor@sdar.com

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FROM THE DESK OF THE CEO

Greetings from your San Diego Association of REALTORS®! I'd like to thank everyone who attended SDAR's inaugural Broker Exchange Mixer at your Del Mar Service Center in February. Attendees learned firsthand from Del Mar Councilman Donald Mosier about Del Mar's Revitalization Program, and the group discussed rules governing Short Sale Transactions and company information on business cards.

If you were unable to attend the first Broker Exchange Mixer, please turn to the cover page for discussion highlights and a listing of upcoming mixers. Visit the "Events" page at SDAR.com for the 2012 Broker Exchange calendar and registration details and remember, we invite you to email your discussion topics, speaker suggestions, ideas, and feedback to BrokerExchange@SDAR.com.

As "The Trusted Voice of San Diego Real Estate," SDAR presents "The Scoop" – a monthly housing update video that includes a snapshot of recent statistics and trends to help you navigate the market. SDAR is pleased to announce the launch of a new format for "The Scoop" in 2012.

George Chamberlin, Executive Editor of The Daily Transcript, hosts the update each month, interviewing industry profession-



MICHAEL T. MERCURIO

als while discussing the most recent real estate market statistics with your 2012 SDAR President, Donna Sanfilippo. SDAR sends a monthly announcement email with a link to the latest video. If you haven't watched "The Scoop" yet, visit "The Scoop" page at SDAR.com and consider posting the link on your website as it's great content updated monthly.

As always, SDAR thanks you for your membership and appreciates the opportunity to be your partner in success.

Sincerely,

Michael Mercurio



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BOARD OF DIRECTORS HIGHLIGHTS OF FEBRUARY 2012 MINUTES

• President's Report: Donna Sanfilippo presented Past President Bob Kevane with a book of remembrance from his tenure, and a DVD recorded with his monthly "The Scoop" messages. Government Affairs Director Jordan Marks also presented Kevane with a certificate and U.S. flag in recognition of his year of service from U.S. Rep. Duncan Hunter. Sanfilippo reported that she recently attended the installations for the Women's Council of REALTORS® San Diego, North San Diego County Association of REALTORS®, and East County Chamber of Commerce.

• President-Elect's Report: Linda Lee reported that she attended the NAR Federal Public Policy and Issues Conference, among other meetings.

• Vice President's Report: Leslie Kilpatrick reported that she has attended recent local caravans, and enjoyed the opportunity to serve as a C.A.R. Director at the January meetings in Indian Wells, Calif.

• Treasurer's Report: Glenn Bennett reported that SDAR ended the year 2011 in the black, and that expenses will be reviewed closely in the current year in order find areas to save money.

• Chief Executive Officer's Report: Mike Mercurio reported that he met with Sandicor's president to discuss their public website and the credit card fees being charged when members use credit cards for dues payments. He also reported that an issue with C.A.R. regarding Political Action Committees has been resolved, and that PAC funds will be available to SDAR for use in Government Affairs operational expenses and political operations, as well as campaign contributions.

• Committee Business: Upon recommendation of the Bylaws Committee, the Board of Directors unanimously approved the name and format change of the International Real Estate Council to the Global Real Estate Council.

Upon recommendation of the Professional Standards Executive Committee, the Board of Directors unanimously expressed disapproval to Sandicor and Cox Communications of the depiction of REALTORS® and their place in the market in the Sandicor Public Website/Cox television commercial.

SDAR Expo & Conference Set for May 30

Don't miss out on SDAR's Real Estate Expo & Conference on Wednesday, May 30, at the Town and Country Resort. The Expo offers a great opportunity to network and to find out about all the benefits and services provided to you through your SDAR membership and to network with hundreds of real estate professionals from throughout the Southern California area.

The free Trade Show features up to 100 companies exhibiting real estate related products and services, and the free Educational Breakout Sessions are offered throughout the day on a wide variety of topics of interest to brokers and agents. The Keynote Luncheon is always a popular event, presenting

timely and useful information to help you navigate the market.

Exhibitor and sponsorship opportunities are available, giving your company valuable exposure to a targeted group of industry professionals. Exhibitors who reserve by March 30 receive an "early bird" discount. To learn about these opportunities, contact Sales at (858) 715-8072 or Sales@SDAR.com.

To attend the free trade show or register for the Keynote Luncheon, visit www.SDAR.com or call (858) 715-8000 and mark your calendar for May 30.

Rebuilding Together Rehab Day is April 28

Join SDAR on Saturday, April 28, to rehabilitate the home of a neighbor in need. Rebuilding Together San

Diego (RTSD) renovates and preserves affordable housing for low-income homeowners, and sustains neighborhoods throughout our community in its revitalization efforts.

Each April, RTSD holds its annual event, providing "mini makeover" renovation repairs to an average of 15-20 needy homes and community facilities. An SDAR project will be selected, and volunteers of all skill levels are needed to provide painting, cleaning, landscaping and more.

Details will be available at www.SDAR.com, but to put your name in as a volunteer, contact Events@SDAR.com. To learn about Rebuilding Together San Diego, visit <http://rebuildingtogethersd.org>.

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The following people have applied for membership in the San Diego Association of REALTORS®. Any objections to the admittance should be addressed in writing to the San Diego Association of REALTORS®, P.O. BOX 85586, San Diego, CA, 92186-5586.

DESIGNATED REALTORS®

Lawrence Baker - Keylink Real Estate Solutions
 Scott Carter - Graydon Enterprises
 Anthony Dileva - Anthony Dileva
 Kevin Gallaghe - RSD Realty
 Evan Himfar - Evan Himfar, Broker
 Jessie Rich-Greer - Jessie Rich-Greer Realty
 John Salinger - John Salinger, Broker

REALTORS®

Robert Acuna - Prudential California Realty
 Hossein Agha - Prudential California Realty
 Patricia Allem - Prudential California Realty
 Sandra Aslin - Keller Williams SD Metro
 Philip Badal - Prudential California Realty
 Maria Barrantes - McMillin Realty
 Tina Batiz - Prudential California Realty
 Shannon Biszantz - Coldwell Banker Res. Brokerage
 Shana Brown - Coldwell Banker Residential
 Laura Byrne - Ian Sells
 Carlos Cabanillas - Keller Williams Realty La Jolla
 Christopher Canaan - Ben Franklin Properties
 Damien Chiodo - Keylink Real Estate Solutions
 Kristen Clarke - Prudential CA Realty-Village
 Steven Crossman - Huntley Estates
 Tory Crowder - Keller Williams Realty
 Darryl Dadon - Middleton & Associates
 Heidi DeBerry - Real Living Lifestyles
 Michael Dender - Real Estate EBroker, Inc.
 Emily Dickinson Broedling - i4uRealty
 Sylvia Eschbacher - Coldwell Banker Residential
 Eric Froton - David M. Vitale
 Kimberly Fyock - eCLOUDbroker-Trident Group
 Juan Gamboa - Coldwell Banker Res. Brokerage
 Nasrin Ghaderi - ZipRealty, Inc.
 Catherine Gilchrist-Colmar - Willis Allen Real Estate
 Sabrina Gonzalesbrown - First Team Real Estate
 Matthew Greene - Omega Realty Management
 George Hamilton - Veteran, REALTORS®
 Rosanne Haskell - Century 21 Award
 Diane Helvig - Century 21 Award
 Ronald Herrera - River Rock Realty
 Emily Hill - Realty Source, Inc.

Doris Hopp - Keller Williams Realty
 Coleen Hough - Coldwell Banker Residential
 Michael Iannuzzi - Lacova Properties, Inc.
 Angela Jackson - Real Living Napolitano R.E.
 LaTonya Jackson - Real Estate EBroker, Inc.
 Michael Jenkins - Sellstate Next Generation
 Elsa Killermann - Masterpiece Realty Associates
 Lisa Klein - San Diego Choice Real Estate
 Jody Kuhman - Avalon Real Estate Services
 Calvin Lee - Pacific Sotheby's Int'l Realty
 Emma Leos - Prudential California Realty
 Matt Lockhart - Prudential California Realty
 Suzanne Lockyer - Realty Source, Inc.
 Deborah Lopez - Keller Williams SD Metro
 David Madrigal - Executive Realty Firm
 Ken May - SoCal Auction Properties, Inc.
 Margaret McIntosh - Prudential California Realty
 Cindy McArdle - Keller Williams SD Metro
 Pamala McCain - Masterpiece Realty Associates
 Lawrence McCarthy - RE/MAX Praecelsus
 Mohammed Memon - Memon Realty
 John Merrill - Premier Bancorp Realty Group
 Rebecca Moreno - Interco Real Estate Services
 Tetyana Newbegin - Pacific Sotheby's Int'l Realty
 James Nichols - Lee & Associates San Diego
 Pam Oliver - Coldwell Banker Residential
 Christine Orestano - 3i Realty
 Jessica Pauls - Redfin Corporation
 Ashley Peterson - Windermere Signature Properties
 Susan Phillips - Coldwell Banker Residential
 Armando Puente - Prudential California Realty
 Mansoor Rabbani - America Real Estate
 Susana Redding - Keller Williams Realty
 Ashley Roberts - Prudential California Realty
 Tod Robinson - Keller Williams SD Metro
 Alondra Ruiz - Prudential California Realty
 Marilyn Salamat - Keller Williams Realty
 Al Salsberg - i4uRealty
 Laura Sarup - Real Innovate Realty
 Leanne Shapery - Urban Real Estate Services
 Marcy Singer - Coldwell Banker Res. Brokerage
 Judith Smith - SD Mortgage & Real Estate
 Marta Stasik - RE/MAX Hometown REALTORS®
 Scott Stevens - Weichert, REALTORS® Elite
 Franklin Suela American Real Estate Prof.
 Rob Talbot - Lee Mather Company
 Kim Tarbell - Coldwell Banker Country Realty
 Salus Trinidad - Coldwell Banker Royal Realty

Kieran Tseng - Weichert, REALTORS® Elite
 Reanna Watkins - Prudential California Realty
 Colleen Webster - Katcam Real Estate
 Bronson White - Coldwell Banker Residential
 Sarah Wilkey - Keller Williams Carmel Valley
 Priscilla Wood - Prudential California Realty
 Chrsitine Young - BCS Real Estate Services
 Eunyoung Yun - Coldwell Banker Residential

Secondary Members

DESIGNATED REALTORS®

Brian Burke - Praxis Realty, Inc.
 Tony Cannon - Bressi Realty
 Rene Espina - Grand Realty Services
 Glenn Ezelle - Ezelle Investment Properties
 Timothy Heffernan - Rexsi, Inc.
 Steve Lincoln - Lincoln Realty Group
 Terry McCaleb - Surf 2 Summit Properties
 Shahram Moalemzadeh - Magna Capitol Group, Inc.
 Roberta Murphy - San Diego Previews Real Estate
 Sean Murphy - Sean Murphy, Broker
 Robert Prince - Prince & Associates REALTORS®
 Mark Rowson - True Life Properties

REALTORS®

Alex Burkette - New Dawn Realty
 Elizabeth Cave - Realty Executives Dillon
 Grita D'Mallay - Real Living Lifestyles
 Barbara Donovan - Coldwell Banker Residential
 Paul Eskildsen - Realty One Group
 Marie Espina - Grand Realty Services
 Brenda Hayward - Evergreen Realty San Diego
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 Lori McCullough - Real Living Lifestyles
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 Roderic Stadelmann - Real Living Lifestyles
 John Stauffer - RE/MAX Praecelsus
 Thaison Tran - Cheng Realty
 Mike Yazdani - Real Living Lifestyles
 Yeo Yoon - Team Spirit Realty

COMMERCIAL ALLIANCE DEALMAKER AWARDS AND SUMMIT

Don't miss the Commercial Real Estate Alliance of San Diego (CRASD) Dealmaker Awards and Economic Summit on Thursday, March 29, from 7:30 to 9:30 a.m. at the Handlery Hotel and Resort in Mission Valley.

Keynote with speaker George Chamberlin, Executive Editor of The Daily Transcript, who will offer an informative and insightful discussion about commercial real estate issues impacting Southern California. The breakfast event includes the Dealmaker of the Year Awards, The Daily Transcript's Editor's Choice Award, and valuable networking opportunities.

Advance registration is required. Cost is \$29 for CRASD members and \$39 for non-members. A registration form is available

at www.crasd.com. Sponsorship opportunities of the event are being offered, and the sponsorship form can also be found at www.crasd.com. For more information, call (858) 715-8000.

The Commercial Real Estate Alliance of San Diego, a division of the San Diego Association of REALTORS®, is your local industry advocate and information source in commercial real estate. Year-round members of CRASD can take advantage of discounted pricing on all SDAR and CRASD events, networking opportunities, education courses, and webinars. Members also have access to Commercial Property Exchange Group meetings, political and legislative representation for commercial real estate issues, and more.



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PEOPLE IN THE NEWS



Jordan Marks Joins SDAR as Director of Government Affairs

Jordan Marks has been hired as Director of Government Affairs for the San Diego Association of REALTORS®. He will lead the lobbying and advocacy efforts on behalf of SDAR's membership, help facilitate the association's legislative goals and priorities, and confer with government officials to influence legislation affecting real estate.

Marks was most recently a District Representative for California State Sen. Joel Anderson. Marks led Sen. Anderson's El Cajon office's community outreach efforts, facilitated legislative roundtables with the business community, coordinated district media relations, managed over 50 district internship staff members, and directed the senator's special projects.

Marks was a frequent trainer and guest lecturer on political activism and advocacy at numerous conferences, including the Tea Party National convention, the Leadership Institute, and many universities across the country. In addition, he has appeared on CNN, NPR, FOX News and other news outlets as a commentator on political activism and advocacy. He has extensive campaign experience from working on numerous U.S. Presidential and Congressional campaigns including (Steve Forbes,

Fred Thompson, and Duncan D. Hunter for Congress '08).

As a visiting student at Georgetown University Law Center, Marks clerked for the House Committee on Financial Services and worked on legal and legislative matters. As a legal clerk with Ernst & Young Shinnihon in Tokyo, Japan, Marks worked to advise clients on international tax treaties. Marks earned his J.D. from SUNY Buffalo School of Law with a Certificate in Finance and Mediation. He also graduated with Honors from the University of California, Los Angeles with a B.A. in Political Science.



Chris Anderson Installed as President of WCR San Diego

SDAR board member Chris Anderson was installed recently as the 2012 President of the Women's Council of REALTORS® San Diego Chapter. The San Diego Chapter is a 100-plus member professional real estate group affiliated with the national WCR, a professional development organization with 19,000 members.

Anderson has been active in the San Diego chapter for seven years and has held positions of technology guru and president-elect. She has been a REALTOR® for 23 years. "Women's Council of REALTORS® is a fantastic group of professionals focused on the needs of women REALTOR® entrepreneurs at all stages of development," said

Anderson. "I look forward to providing our members with a dynamic, accessible and diverse network, linking resources and member expertise to drive business success."



Ginny Ollis Named SDAR Honorary Member for Life

Ginny Ollis McGibeny recently was named SDAR Honorary Member for Life by the Board of Directors, after 35 years as a REALTOR®, broker, and a volunteer for SDAR. Ginny has served on the Communications and Education committees of SDAR, and authored a few articles for the association's publication.

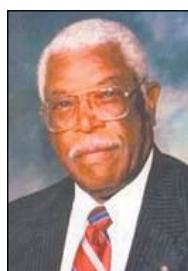
In the 1980s she co-founded the Metro Realty organization, and more recently was associate broker for Mission Hills Coldwell Banker, specializing in the metropolitan neighborhoods of San Diego. She and her husband Tom McGibney retired from their real estate careers on Dec. 31, 2011.

Ginny accepted her honor with the comment to the SDAR board members, "Some of the finest people I have ever known are among my professional colleagues, brokers, agents, staff and affiliates, and they give not only of their professional skill but of their hearts and irretrievable time. Thank you for the respect and service you give to all of us." Thank you too, Ginny!

IN MEMORIAM

ERNEST GENESIS PERO, JR.

SDAR Member since 1986



Ernest Genesis Pero, Jr. was born on August 21, 1931 in Newport, Arkansas. His parents Ernest G. Pero, Sr., and Maltio Pero moved to Santa Monica, California when Ernest was 4 years old. Pero served in the U.S. Navy from 1956 to 1975, earn-

ing the Navy Achievement Medal in 1971. He was on Bikini Atoll for the atomic bomb test in 1958, reenlisted for duty in Vietnam aboard the USS Constellation. In 1967 and in 1968 he assisted the survivors of the USS Pueblo incident, following their release from a North Korean prison. After serving our country for 20 years and earning numerous meritorious metals of achievement he retired as Senior Chief Personnelman.

The Pero family are long-time residents of Lemon Grove, California, and they have owned and operated a successful Real Estate and Property Management business in Lemon Grove, California since 1986. Ernie

had a passion for bowling, connected with those men who served and retired from the military known as Mills Parks Home Boys, and was a long-time Lemon Grove Rotarian. No one was ever a stranger to Ernie. With humor he touched many lives.

Ernest passed away on February 21, 2012. He is survived by Doretha Pero, his wife of 30 years, son Ernest Genesis Pero III, and stepson Lawrence Dwayne Felton. Interment was at Miramar National Cemetery with full military honors by the U.S. Navy. Memorials suggested to the American Kidney Fund, 6110 Executive Blvd., Suite 1010, Rockville, MD 20852. www.kidneyfund.org.



LORRAINE DITLER

SDAR notes the death of Lorraine Ditler, who was broker of Lew Ditler REALTORS® of La Mesa. She was the wife of 1968 SDAR President Lew Ditler, and the mother of 1987 SDAR President Susan Ditler-Brown. Lorraine was very active at SDAR, having served on the Board of Directors and involved with the Professional Standards Department.

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Sales Manager
NMLS ID 657535



Josh Lander
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Sales Manager
NMLS ID 766437



Brian Fraser
714-488-2245
Sales Manager
NMLS ID 653793



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Jane Jones
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NMLS ID 320703



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Kathy Trolinger
619-208-0460
NMLS ID 662177



Randy Nathan
619-471-1789
NMLS ID 675056



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FEBRUARY STATISTICS DETACHED HOMES

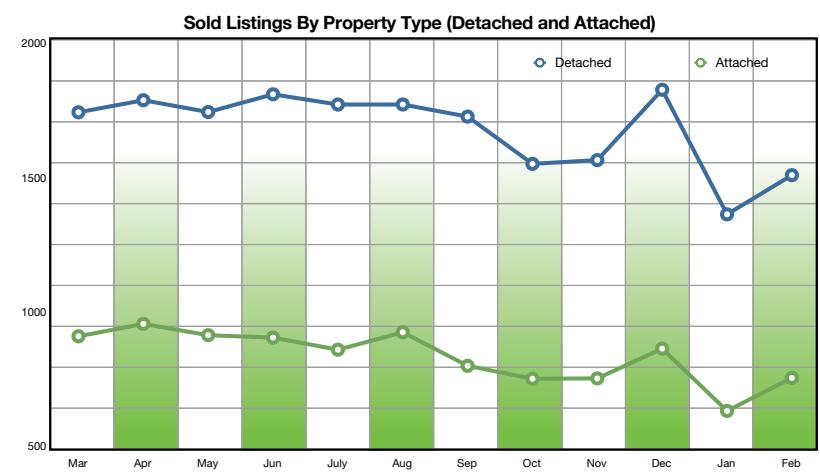
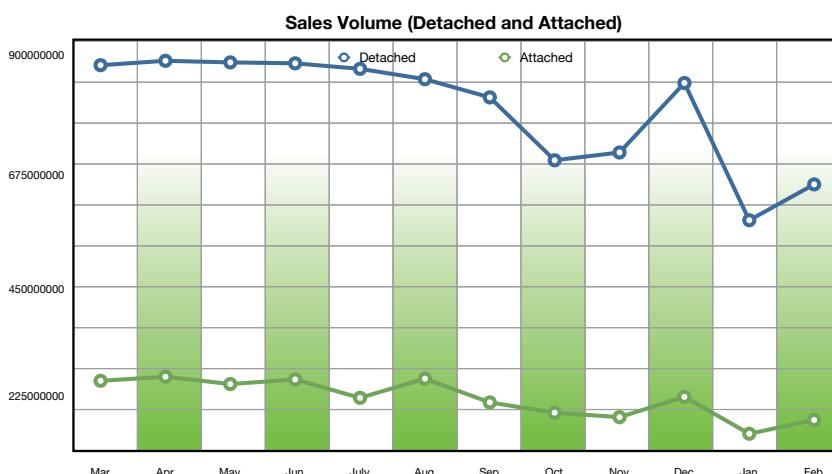
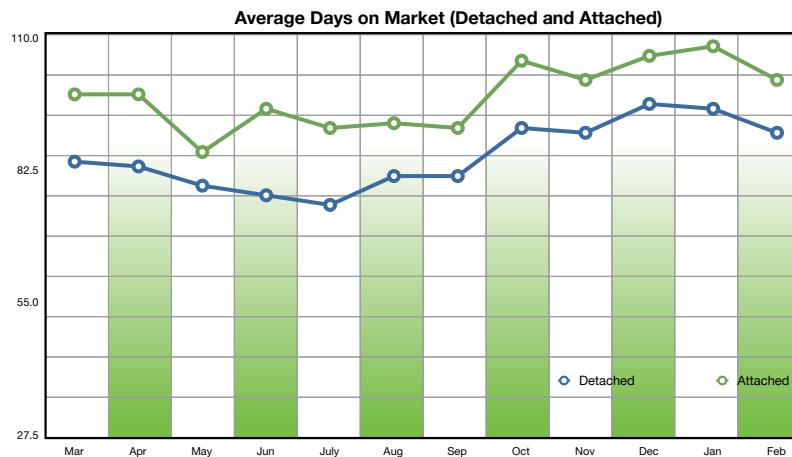
Current Year - 2012								Previous Year - 2011							
		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*			
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	18	28	62	65	\$394,500	\$390,000	12	17	95	89	\$487,500	\$446,000		
91902	Bonita	5	20	188	119	\$425,000	\$392,500	10	21	107	84	\$440,500	\$455,000		
91905	Boulevard	2	3	53	116	\$141,250	\$110,000	1	1	105	105	\$115,000	\$115,000		
91906	Campo	5	11	92	109	\$74,000	\$123,900	6	12	67	64	\$109,700	\$147,450		
91910	Chula Vista	19	49	61	76	\$299,000	\$299,000	28	51	101	109	\$312,450	\$315,000		
91911	Chula Vista	19	50	101	104	\$233,000	\$264,500	29	70	116	110	\$260,000	\$279,500		
91913	Chula Vista	42	74	97	81	\$376,396	\$372,500	25	62	106	109	\$359,000	\$388,500		
91914	Chula Vista	13	33	114	96	\$440,000	\$445,500	17	32	89	72	\$539,000	\$516,000		
91915	Chula Vista	26	60	125	129	\$351,000	\$364,000	20	47	105	92	\$363,000	\$371,000		
91916	Descanso	1	3	62	86	\$359,000	\$286,000	0	1	0	7	\$0	\$220,000		
91917	Dulzura	1	1	156	156	\$260,000	\$260,000	1	1	172	172	\$339,000	\$339,000		
91931	Guatay	1	1	140	140	\$120,000	\$120,000	0	0	0	0	\$0	\$0		
91932	Imperial Beach	9	17	63	93	\$315,000	\$290,000	2	7	13	49	\$233,500	\$325,000		
91934	Jacumba	1	3	9	47	\$26,500	\$50,000	2	4	109	72	\$184,000	\$60,250		
91935	Jamul	9	14	100	131	\$450,000	\$440,000	6	10	109	93	\$571,500	\$476,250		
91941	La Mesa	34	49	83	82	\$401,000	\$403,000	17	31	105	87	\$359,000	\$360,000		
91942	La Mesa	16	37	84	82	\$327,084	\$323,168	7	18	104	79	\$300,000	\$333,750		
91945	Lemon Grove	27	39	85	89	\$256,000	\$255,000	13	26	72	69	\$275,000	\$248,500		
91948	Mount Laguna	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91950	National City	19	35	75	75	\$212,000	\$200,000	17	47	87	96	\$185,000	\$218,000		
91962	Pine Valley	3	5	68	100	\$250,000	\$200,000	1	1	5	5	\$257,000	\$257,000		
91963	Potrero	0	0	0	0	\$0	\$0	1	1	51	51	\$25,000	\$225,000		
91977	Spring Valley	35	79	64	71	\$235,000	\$235,000	39	74	92	92	\$270,000	\$267,500		
91978	Spring Valley	5	8	145	99	\$299,000	\$302,165	5	13	97	132	\$350,000	\$350,000		
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92003	Bonsall	1	5	90	180	\$557,000	\$570,000	3	6	63	55	\$459,500	\$430,604		
92004	Borrego Springs	1	6	68	116	\$127,500	\$86,750	3	11	103	166	\$148,500	\$150,000		
92007	Cardiff By The Sea	8	13	63	88	\$834,500	\$749,000	4	8	39	58	\$1,337,250	\$1,003,750		
92008	Carlsbad	12	24	73	115	\$602,000	\$571,250	4	13	105	110	\$477,500	\$495,000		
92009	Carlsbad	34	59	116	98	\$682,000	\$655,000	27	57	79	91	\$640,000	\$650,000		
92010	Carlsbad	6	15	115	81	\$471,000	\$460,000	9	20	71	90	\$500,000	\$519,995		
92011	Carlsbad	14	32	81	91	\$702,500	\$714,950	20	36	101	86	\$699,500	\$689,000		
92014	Del Mar	10	19	147	140	\$1,155,125	\$1,400,000	11	16	144	137	\$1,325,000	\$1,300,000		
92019	El Cajon	15	38	115	102	\$379,900	\$335,000	25	46	62	90	\$400,000	\$336,000		
92020	El Cajon	21	44	55	67	\$380,000	\$326,500	21	40	74	81	\$349,900	\$349,950		
92021	El Cajon	34	60	67	98	\$294,500	\$295,750	11	32	65	78	\$285,000	\$298,500		
92024	Encinitas	21	41	74	74	\$650,000	\$760,000	19	40	53	65	\$700,000	\$745,000		
92025	Escondido	15	39	72	82	\$275,000	\$325,000	15	38	78	76	\$275,000	\$282,000		
92026	Escondido	32	58	80	98	\$317,500	\$313,750	28	57	101	108	\$320,000	\$325,000		
92027	Escondido	43	75	106	106	\$239,000	\$252,000	34	62	63	74	\$323,500	\$280,000		
92028	Fallbrook	33	59	81	86	\$315,000	\$300,000	26	66	140	116	\$351,000	\$351,102		
92029	Escondido	16	24	107	144	\$550,000	\$525,000	4	14	62	94	\$532,500	\$544,500		
92036	Julian	7	9	161	162	\$145,000	\$145,000	6	14	151	116	\$102,500	\$171,000		
92037	Jolla	24	39	125	98	\$1,370,250	\$1,350,000	15	33	84	84	\$1,220,000	\$1,220,000		
92040	Lakeside	21	45	67	74	\$316,525	\$305,000	24	44	144	107	\$282,500	\$289,000		
92054	Oceanside	15	31	63	82	\$360,000	\$335,000	17	30	90	84	\$305,000	\$335,000		
92056	Oceanside	33	56	97	83	\$295,000	\$302,500	21	45	113	106	\$334,500	\$330,000		
92057	Oceanside	28	62	77	89	\$337,400	\$323,625	31	57	105	97	\$335,000	\$331,402		
92058	Oceanside	7	17	177	179	\$289,000	\$275,000	6	20	60	88	\$225,000	\$361,600		
92059	Pala	0	0	0	0	\$0	\$0	1	2	224	119	\$365,000	\$305,000		
92060	Palomar Mountain	0	0	0	0	\$0	\$0	0	1	0	122	\$0	\$482,500		
92061	Pauma Valley	0	1	0	611	\$0	\$230,000								

FEBRUARY STATISTICS ATTACHED HOMES

Current Year - 2012								Previous Year - 2011							
Zip Code	Market Area	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		Mth	YTD	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
		Mth	YTD	Mth	YTD	Mth	YTD			Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	1	2	167	215	\$112,000	\$130,950	4	7	57	134	\$130,500	\$110,000		
91902	Bonita	2	3	115	110	\$148,750	\$90,000	2	2	79	79	\$205,000	\$205,000		
91905	Boulevard	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91906	Campo	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91910	Chula Vista	13	23	83	100	\$160,000	\$160,000	9	25	103	104	\$158,000	\$165,000		
91911	Chula Vista	9	15	122	101	\$148,000	\$149,000	8	30	124	127	\$114,950	\$129,500		
91913	Chula Vista	20	35	133	154	\$207,450	\$185,000	13	34	103	100	\$195,000	\$197,500		
91914	Chula Vista	8	11	95	120	\$228,950	\$230,000	7	15	108	100	\$245,000	\$230,000		
91915	Chula Vista	9	21	109	136	\$265,000	\$220,000	10	28	142	168	\$227,500	\$226,000		
91916	Descanso	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91917	Dulzura	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91931	Guatay	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91932	Imperial Beach	7	11	79	84	\$341,450	\$175,000	8	11	192	205	\$166,000	\$190,000		
91934	Jacumba	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91935	Jamul	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91941	La Mesa	1	2	48	31	\$145,000	\$145,750	1	3	5	48	\$175,000	\$170,000		
91942	La Mesa	11	19	83	92	\$165,500	\$176,000	10	18	106	130	\$195,000	\$175,000		
91945	Lemon Grove	0	0	0	0	\$0	\$0	4	7	196	130	\$112,000	\$115,000		
91948	Mount Laguna	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91950	National City	3	9	85	192	\$88,000	\$105,150	8	16	116	99	\$156,650	\$138,500		
91962	Pine Valley	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91963	Potrero	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91977	Spring Valley	7	10	52	57	\$112,900	\$115,450	7	13	120	110	\$110,000	\$110,000		
91978	Spring Valley	2	4	267	155	\$112,500	\$125,150	0	0	0	0	\$0	\$0		
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92003	Bonsall	0	0	0	0	\$0	\$0	2	5	84	86	\$147,500	\$145,000		
92004	Borrego Springs	0	0	0	0	\$0	\$0	2	3	24	45	\$140,000	\$165,000		
92007	Cardiff By The Sea	3	4	41	63	\$445,000	\$402,500	2	4	163	153	\$693,500	\$437,500		
92008	Carlsbad	1	7	144	130	\$450,000	\$450,000	3	7	27	52	\$406,000	\$406,000		
92009	Carlsbad	19	49	92	110	\$283,000	\$283,000	16	27	112	108	\$297,000	\$300,000		
92010	Carlsbad	8	13	96	142	\$302,500	\$299,900	5	10	79	79	\$289,900	\$328,750		
92011	Carlsbad	5	6	66	69	\$449,000	\$432,000	1	4	17	36	\$328,000	\$382,000		
92014	Del Mar	1	7	26	28	\$729,000	\$372,000	6	11	42	98	\$595,000	\$445,000		
92019	El Cajon	7	16	105	80	\$176,500	\$170,000	7	17	78	106	\$187,000	\$155,000		
92020	El Cajon	12	17	145	156	\$109,000	\$101,000	9	26	45	87	\$115,000	\$96,500		
92021	El Cajon	18	24	90	93	\$120,000	\$113,000	7	25	113	61	\$110,100	\$115,000		
92024	Encinitas	14	23	163	117	\$367,500	\$309,000	13	22	88	82	\$320,000	\$318,500		
92025	Escondido	5	9	83	58	\$125,000	\$125,000	7	18	134	127	\$150,000	\$123,250		
92026	Escondido	6	15	108	166	\$157,000	\$117,000	11	27	146	101	\$117,000	\$128,000		
92027	Escondido	6	10	55	63	\$105,000	\$105,000	7	16	86	82	\$91,000	\$91,750		
92028	Fallbrook	3	5	56	42	\$82,000	\$85,000	0	1	0	225	\$0	\$159,000		
92029	Escondido	0	1	0	132	\$0	\$115,000	0	2	0	40	\$0	\$217,500		
92036	Julian	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92037	La Jolla	19	32	134	169	\$418,000	\$481,250	16	30	84	96	\$423,500	\$463,000		
92040	Lakeside	7	11	84	69	\$91,350	\$95,000	8	13	76	91	\$93,500	\$95,000		
92054	Oceanside	13	21	138	133	\$335,000	\$335,000	6	13	103	147	\$159,000	\$190,000		
92056	Oceanside	15	39	72	83	\$209,000	\$190,000	12	31	81	62	\$162,500	\$217,500		
92057	Oceanside	17	37	121	120	\$136,000	\$136,000	14	36	62	78	\$126,000	\$129,000		
92058	Oceanside	3	9	159	139	\$190,000	\$156,000	5	18	49	96	\$122,500	\$153,950		
92059	Pala	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92060	Palomar Mountain	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92061	Pauma Valley	0	1	0	74	\$0	\$179,500	0	2	0	39	\$0	\$142,750		

Current Year - 2012								Previous Year - 2011							
Zip Code	Market Area	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		Mth	YTD	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD								

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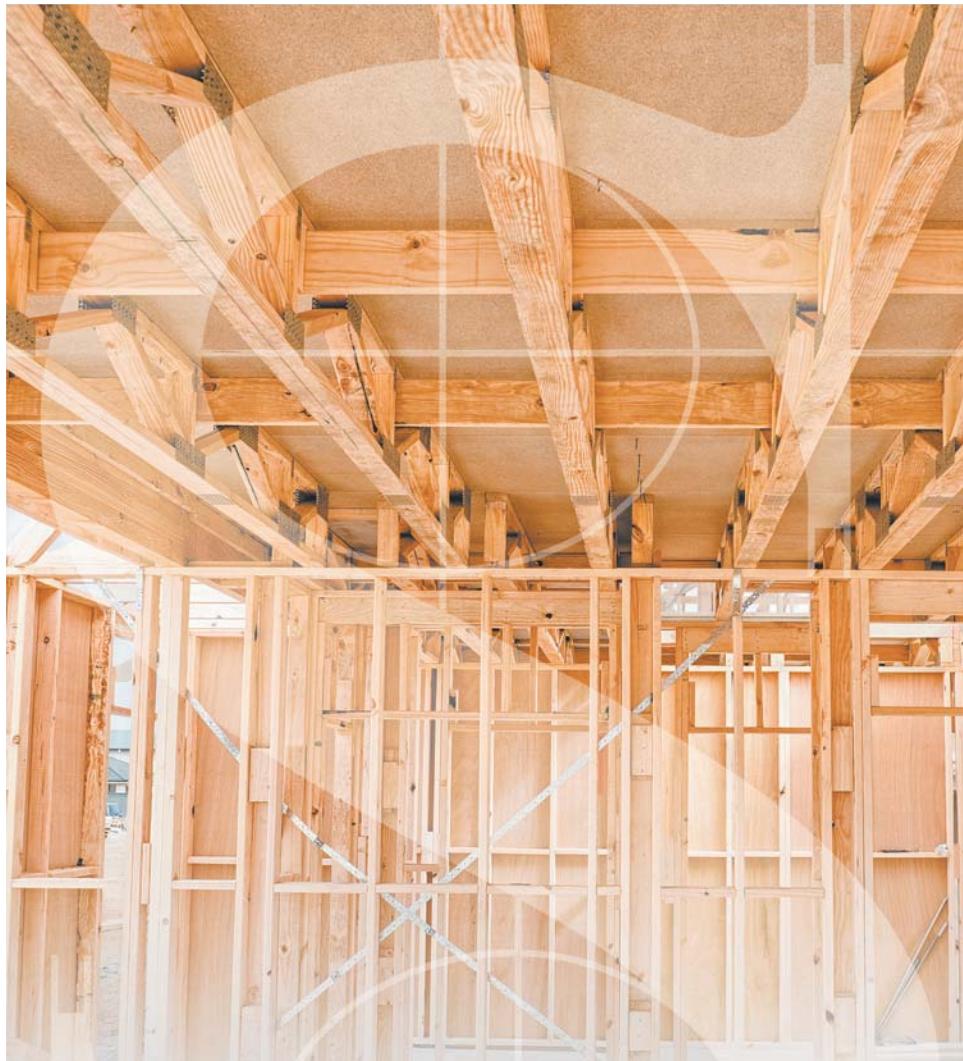
COMPARATIVE SALES - EXISTING HOMES - FEBRUARY 2012 SAN DIEGO COUNTY

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
1 Total Sales Volume February 2012	\$185,991,927	11.510	14.105	\$684,596,818	11.071	9.620
2 Average Sales Price February 2012	\$248,320	-1.293	-4.633	\$455,184	-5.693	-1.021
3 Median* Sales Price February 2012	\$198,500	-2.210	-5.470	\$360,000	0.270	3.150
4 Sold Listings February 2012	749	12.971	19.649	1,504	17.776	10.751
5 Average Days on Market February 2012	101	3.061	-6.481	90	-1.099	-5.263
6 Total Sales Volume February 2011	\$166,793,403			\$616,361,775		
7 Average Sales Price February 2011	\$251,574			\$482,664		
8 Median* Sales Price February 2011	\$203,000			\$359,000		
9 Sold Listings February 2011	663			1,277		
10 Average Days on Market February 2011	98			91		

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
11 Total Sales Volume YTD 2012	\$357,645,337	1.020		\$1,343,650,587	7.082	
12 Average Sales Price YTD 2012	\$252,218	3.869		\$457,335	-4.362	
13 Median* Sales Price YTD 2012	\$200,000	0.000		\$352,500	-2.080	
14 Sold Listings YTD 2012	1,418	-2.743		2,938	11.966	
15 Average Days on Market YTD 2012	107	8.081		93	2.198	
16 Total Sales Volume YTD 2011	\$354,034,786			\$1,254,781,949		
17 Average Sales Price YTD 2011	\$242,822			\$478,194		
18 Median* Sales Price YTD 2011	\$200,000			\$360,000		
19 Sold Listings YTD 2011	1,458			2,624		
20 Average Days on Market YTD 2011	99			91		

Copyright 2012 San Diego Association of Realtors. Data for single-family attached and detached home sales through the Multiple Listing Service of Sandicor, Inc. Neither SDAR nor Sandicor guarantees or is responsible for its accuracy.

*The median home price is the price where half of the homes sold for more and half sold for less. It is a more typical price measure than average, which can be skewed high by a relative handful of million-dollar plus transactions.



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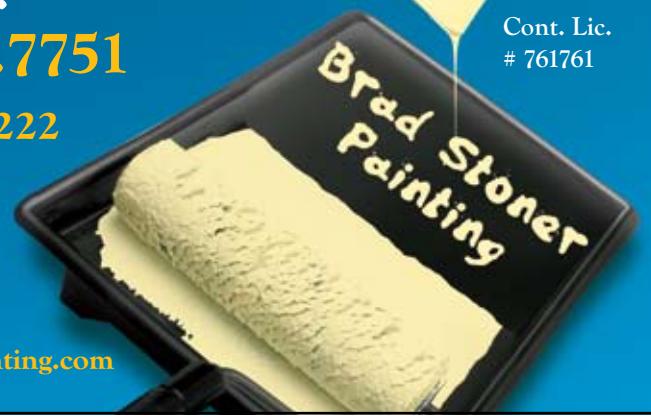


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IMPUTED KNOWLEDGE: THE LAW SAYS YOU'VE GOT IT

(SDAR's Risk Management Department is hosting a "brown-bag" seminar on Friday, March 30, on the subject of "Imputed Knowledge." See details at the end of the article.)

Are you responsible for the acts and omissions of other real estate professionals? Do you have to know the information that is in the heads of your fellow office mates? If knowledge is imputed to you, the answer to these questions may very well be "yes!" "Imputed knowledge" is information that the law deems us to have, whether we actually have it or not. In other words, the law "imputes" information to us under certain circumstances, and deems us to have knowledge of this information even though we may actually be quite ignorant of it.

This typically happens when an employee, agent or partner learns the information. A large part of the real estate professional's job involves com-

municating information to and from buyers and sellers. In this changing market, the failure to properly communicate information could have dire and long-lasting consequences. In the class on March 30, California's law and recent court cases will be discussed in regard to three types of imputed knowledge: imputation of law; vicarious liability; and imputation of material fact—and how each affects the real estate professional practicing in California. Also discussed will be emerging trends and how best to protect yourself from falling into the "imputed knowledge" trap.

IMPUTED KNOWLEDGE – A "BROWN BAG" SEMINAR

Instructor: Eric Ginder, Esq.

Date: Friday, March 30

Time: 12:00 p.m.-1:30 p.m.

Location:

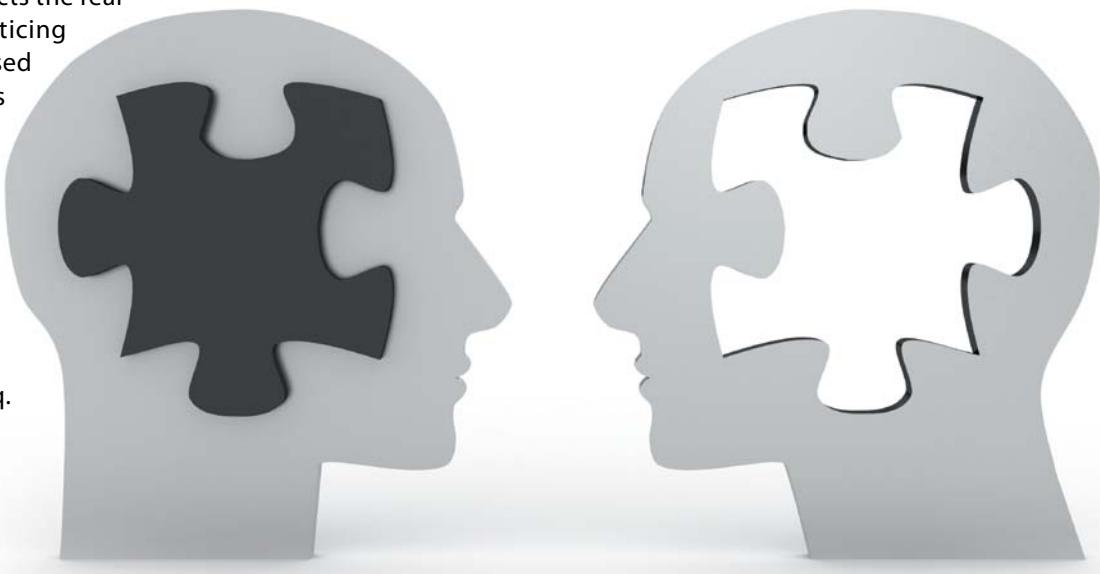
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Prices:

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SDAR Realtors®	\$10
All Others.....	\$15

Lunch: Bring a bag lunch. SDAR provides drinks and chips.

Register: www.SDAR.com or (858) 715-8040.



page 1 ▼

In August 2011, SDAR formed a task force to create dialog with REALTORS®, HOA Attorneys, HOA Management Companies, lenders and CondoCerts (third-party provider of HOA docs) about these issues in hopes of creating solutions for the benefit of all. Some additional topics included the delay and cost for processing HOA documents in a sales transaction, including the difficulty of obtaining information needed for agents to input listings, signage, rules, etc.

The exchange of information regarding each of the industry's challenges provided an opportunity to better understand the effects of this market in respective areas and begin to discuss potential solutions. It can take a bank up to 600 days to complete a foreclosure of a home or condominium, significantly up from the 120-150 days it took to complete a foreclosure in the pre-recession days. That results in upwards of 20 months of unpaid assessments to the HOA. What we learned from the attorneys and community managers, is how this places a tremendous burden on the association, its members and the association management. Paying owners have to pick up this deficit in already difficult economic times. As REALTORS® it helps to understand and appreciate the stress and strain this burden of unpaid assessments places on a community. By working with our sellers, the community and understanding the problem, we can help strengthen the community where we are selling homes and condominiums.

The task force was a successful gathering of industries from which we all benefitted. Each professional took away new information and ideas for changes to incorporate into their business. Our members now have the benefit of two of the top HOA attor-

neys in San Diego, agreeing to provide education and guidance for greater success in our real estate transactions involving HOAs.

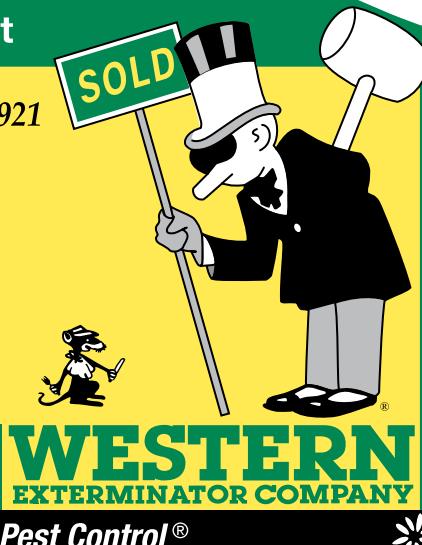
The two attorneys instructing the class are members of Community Association Institute's College of Community Association Lawyers: Jon Epstein, whose firm represents approximately 2,000 HOAs in San Diego, and Rick Salpietra, an HOA attorney who is a leader in the industry at the national and local level. The class provides tips for more effective ways to negotiate late and past due assessments, some HOA basics that are real estate related, and covers many other current HOA related issues.

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SDAR Education Schedule

LEGEND: KEARNY MESA SOUTH COUNTY EAST COUNTY DEL MAR CORONADO

Classes subject to change or cancellation.

Check www.sdar.com for current information.

R-Plus = REALTOR® Plus+ price

RMS = Risk Management Specialist price

MAR	Class Name	Time	R-Plus	RMS	SDAR	Others	Credits	Presenter
22	zipForm® 6 Hands-On Lab	9:00 am – 12:00 pm	\$29.75	\$35	\$35	\$42	NA	Kimber Backlund
22	Property Management: Challenges & Opportunities	9:00 am – 11:00 am	\$12.75	\$15	\$15	\$25	NA	Rick Snyder
22	QuickBooks® for Property Managers & Landlords	12:00 pm – 3:30 pm	\$24.65	\$29	\$29	\$39	NA	Mike LaNier
28	Transaction Management Secrets	9:00 am – 1:00 pm	\$63.75	\$75	\$75	\$99	4 CS	Diana Turnbloom
29	HOAs, REALTORS®, and the Real Estate Transaction	9:00 am – 11:30 am	Free	Free	\$15	\$30	NA	Jon Epstein, Esq. Raylene Brundage
29	How to Start & Operate a Real Estate Brokerage	9:00 am – 12:00 pm	\$20.40	\$24	\$24	\$39	NA	Jonathan Schneeweiss
30	Identifying & Marketing "Green" Homes	12:00 pm – 1:30 pm	Free	Free	\$10	\$20	NA	Lindsey Taggart
30	Imputed Knowledge	12:00 pm – 1:30 pm	\$8.50	Free	\$10	\$20	NA	Eric Ginder, Esq.
APR	Class Name	Time	R-Plus	RMS	SDAR	Others	Credits	Presenter
3	Free MLS Training - Day 1	9:15 am – 4:30 pm	Free	Free	Free	Free	NA	Sandicor Trainer
4 & 5	Accredited Buyer Representative (ABR)	9:00 am – 4:00 pm	\$254.15	\$299	\$299	\$349	12 CP	J. Alan Sappenfield
5 & 6	Seller Representative Specialist (SRS)	9:00 am – 4:00 pm	\$254.15	\$299	\$299	\$349	12 CP	Steve Casper John Altman
7	DocuSign® - Electronic Signatures (beginners)	9:30 am – 11:30 am	\$12.75	\$15	\$15	\$25	NA	Randy Jones
7	DocuSign® - Electronic Signatures (advanced)	12:00 pm – 1:30 pm	\$12.75	\$15	\$15	\$25	NA	Randy Jones
9	HAFA Short Sales	9:00 am – 4:00 pm	\$75.65	\$89	\$89	\$109	NA	J. Alan Sappenfield
10	Free MLS Training - Day 2	9:15 am – 4:30 pm	Free	Free	Free	Free	NA	Sandicor Trainer
12	zipForm® 6 Hands-On Lab	9:00 am – 12:00 pm	\$29.75	\$35	\$35	\$42	NA	Kimber Backlund

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APRIL 2012 CALENDAR OF EVENTS



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	COMMITTEE MEETINGS
1 New Member Orientation 8:30 am–3:30 pm (Kearny Mesa)	2 Real Estate Exchangers 8:30 am–11:00 am (Kearny Mesa) Free MLS Training (Day 1) 9:15 am–4:30 pm (Kearny Mesa)	3 Accredited Buyer Representative (Day 1) 9:00 am–4:00 pm (Kearny Mesa) East & South County Pitch/Caravan 9:00 am–12:00 pm	4 Accredited Buyer Representative (Day 2) 9:00 am–4:00 pm (Kearny Mesa) Seller Representative Specialist (Day 1) 9:00 am–4:00 pm (Del Mar)	5 Seller Representative Specialist (Day 2) 9:00 am–4:00 pm (Del Mar)	6 DocuSign® Beginners: 9:30 am–11:30 am Advanced: 12:00 pm–1:30 pm (Kearny Mesa)	7 Housing Opportunities 9:30 am–11:30 am	3 Bylaws 3:00 pm – 5:00 pm 4 Ambassadors Foundation 10:30 am – 12:00 pm 5 Executive 2:00 pm – 5:00 pm 9 Housing Opportunities 9:30 am – 11:30 am 10 Membership & Education 2:00 pm – 4:00 pm 11 Commercial Alliance (CRASD) 9:00 am – 10:00 am 11 Grievance 9:00 am – 12:00 pm 11 Risk Management 12:00 pm – 2:00 pm 13 SDAR Board of Directors 8:30 am – 12:00 pm 17 CREA Board of Directors (at Coronado Service Center) 3:00 pm – 5:00 pm 18 Professional Standards Exec. 10:00 am – 12:00 pm 19 Young Professionals Network 10:45 am – 12:00 pm 19 Global Real Estate Council 1:00 pm – 2:30 pm 23 Budget & Assets 2:00 pm – 4:00 pm 25 Nominating & Election 9:00 am – 11:00 am 26 C.A.R./NAR Leadership 9:00 am – 10:00 am 26 Pre-C.A.R. Meeting 10:00 am – 12:00 pm 26 Business Dev. & Technology 2:00 pm – 4:00 pm 27 Government Affairs 9:00 am – 11:00 am 27 REALTOR® Political Affairs 12:00 pm – 2:00 pm
8 HAFA Short Sales 9:00 am–4:00 pm (Kearny Mesa)	9 Real Estate Exchangers 8:30 am–11:00 am (Kearny Mesa) Free MLS Training (Day 2) 9:15 am–4:30 pm (Kearny Mesa)	10 East & South County Pitch/Caravan 9:00 am–12:00 pm	11 zipForm® Hands-On Lab 9:00 am–12:00 pm (South County)	12	13 One-Day Prep Course 8:30 am–5:00 pm (Kearny Mesa) Tempo/Fusion Tips & Updates 9:30 am–11:00 am (Kearny Mesa)	14	
15	16 Real Estate Exchangers 8:30 am–11:00 am (Kearny Mesa)	17 East & South County Pitch/Caravan 9:00 am–12:00 pm Broker Exchange Mixer 9:00 am–10:30 am (Kearny Mesa)	18 Tempo/Fusion Tips & Updates 9:30 am–11:30 am (Del Mar)	19 GRI - Environmental Concerns, Construction Overview & Land Use 8:00 am–5:00 pm (Kearny Mesa)	20	21	
22 NAR Ethics Mandatory Training 9:00 am–1:00 pm (Kearny Mesa)	23 Real Estate Exchangers 8:30 am–11:00 am (Kearny Mesa) A Broker's Platform to Success 9:00 am–4:00 pm (Kearny Mesa) Selling Affordable Green Homes 12:00 pm–1:30 pm (Kearny Mesa)	24 26 Ways to Avoid Lawsuits 9:00 am–1:00 pm (Kearny Mesa) East & South County Pitch/Caravan 9:00 am–12:00 pm	25 Short Sales & Foreclosures (SFR) 8:30 am–5:00 pm (Del Mar) zipForm® Hands-On Lab 9:00 am–12:00 pm (Kearny Mesa)	26	27 Rebuilding Together 8:00 am–5:00 pm Notary Class & Exam 8:30 am–5:00 pm (Kearny Mesa)	28	
29	30	All classes/events subject to change or cancellation.					

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